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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Randy MERSKY

Confirmation No.: 1383

Appln. No. : 09/931,187

Group Art Unit: 3621

Filed : August 17, 2001

Examiner: Jalatee Worjloh

For : METHOD AND APPARATUS FOR FACILITATING MANUAL
PAYMENTS FOR TRANSACTIONS CONDUCTED OVER A NETWORK



COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Service Window, Mail Stop Issue Fee
Randolph Building
401 Dulany Street
Alexandria, VA 22314

Sir:

In response to the Notice of Allowability, mailed by the U.S. Patent and Trademark Office on August 3, 2007 and to the Statement of Reasons for Allowance attached thereto, Applicant wishes to clarify the record with respect to the basis for the patentability of claims in the present application. In this regard, while Applicant does not disagree with the Examiner's indication of allowability, Applicant submits that each of the claims in the present application recite a combination of features, and that the basis for patentability of each of these claims is based on the combination of features recited therein.

Should there be any questions, the Examiner is invited to contact the undersigned at the below-listed telephone number.

Respectfully submitted,
Randy MERSKY

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